

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Ternig, Randall D	§	Case No. 09 B 38100
	Ternig, Trudy M	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/13/2009.

2) The plan was confirmed on 12/10/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 12/16/2010.

6) Number of months from filing or conversion to last payment: 15.

7) Number of months case was pending: 16.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$39,390.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,609.72
Less amount refunded to debtor	\$2,736.59

**NET RECEIPTS:** \$8,873.13

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$472.13
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,972.13

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Charlene Hobart	Secured	\$2,450.00	NA	NA	\$0	\$0
Chase Automotive Finance	Secured	NA	\$0	\$0	\$0	\$0
Chase Automotive Finance	Secured	\$12,500.00	\$12,444.74	\$12,444.74	\$4,901.00	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$400.00	NA	NA	\$0	\$0
American General Finance	Unsecured	\$2,375.00	\$4,835.53	\$4,835.53	\$0	\$0
American General Finance	Unsecured	\$2,375.00	NA	NA	\$0	\$0
American InfoSource LP	Unsecured	\$500.00	\$219.02	\$219.02	\$0	\$0
AT&T	Unsecured	\$200.00	NA	NA	\$0	\$0
Certified Services	Unsecured	\$700.00	\$911.22	\$911.22	\$0	\$0
Commonwealth Edison	Unsecured	\$2,500.00	\$2,518.34	\$2,518.34	\$0	\$0
Dependon Collection Service	Unsecured	\$120.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$60.00	NA	NA	\$0	\$0
Good Cook Book Club	Unsecured	\$90.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$601.14	\$601.14	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$883.49	\$883.49	\$0	\$0
KCA Financial Services	Unsecured	\$1,500.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KCA Financial Services	Unsecured	\$500.00	NA	NA	\$0	\$0
KCA Financial Services	Unsecured	\$350.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,000.00	\$836.44	\$836.44	\$0	\$0
Palisades Collection LLC	Unsecured	NA	\$2,424.50	\$2,424.50	\$0	\$0
Peoples Energy Corp	Unsecured	\$2,500.00	\$2,376.79	\$2,376.79	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$600.00	\$505.73	\$505.73	\$0	\$0
Professional Credit Services	Unsecured	\$40.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,000.00	\$1,006.22	\$1,006.22	\$0	\$0
RJM Acquisitions LLC	Unsecured	\$100.00	\$93.24	\$93.24	\$0	\$0
Sprint	Unsecured	\$300.00	NA	NA	\$0	\$0
United Collection Bureau Inc	Unsecured	\$650.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$12,444.74	\$4,901.00	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$12,444.74	\$4,901.00	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$17,211.66	\$0	\$0

**Disbursements:**

Expenses of Administration \$3,972.13

Disbursements to Creditors \$4,901.00

**TOTAL DISBURSEMENTS:** \$8,873.13

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 4, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.